

United States Bankruptcy Court
Middle District of Florida

In re:
Thomas Franklin Jones
Debtor

Case No. 13-03918-JAF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113A-3

User: morrop
Form ID: B18

Page 1 of 2
Total Noticed: 28

Date Rcvd: Oct 15, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2013.

db +Thomas Franklin Jones, 105 Plantation Circle, Ponte Vedra Beach, FL 32082-3921
traty +Eugene H Johnson, 300 W. Adams St., Ste. 400, Jacksonville, FL 32202-4342
cr Farmers and Merchants Bank, c/o David A. Garland, Esq., Moore, Clarke, DuVall & Rodgers, P.C.,
P. O. Drawer 71727, Albany, GA 31708-1727
23606535 +Citizens Bank, One Citizens Drive, Riverside, RI 02915-3000
23606536 +Citizens Bank, PO Box 42021, Providence, RI 02940-2021
23606537 +Farmers & Merchants Bank, 4 N. Carter Street, Lakeland, GA 31635-5678
23700686 +Farmers and Merchants Bank, c/o Matthew E. Eutzler, 2805 North Oak Street, Suite A,
Valdosta, GA 31602-5921
23761044 +Iberiabank, 1743 Main St., Sarasota, FL 34236-5812
23606542 +Ocwen Loan Servicing, PO Box 24738, West Palm Beach, FL 33416-4738
23606543 Ocwen Loan Servicing, LLC, PO Box 780, Waterloo, IA 50704-0780
23606544 +Prosperity Bank, 100 SouthPark Blvd., Saint Augustine, FL 32086-5189
23606546 +Smith Hulsey & Busey, 225 Water Street, Suite 1800, Jacksonville, FL 32202-4494
23606522 St. Johns County Tax Collector, Dennis W. Hollingswo, Post Office Box 9001,
Saint Augustine FL 32085-9001
23606547 +Tanna Jones, 105 Plantation Circle, Ponte Vedra Beach, FL 32082-3921
23606548 +Visa, 900 Metro Center Blvd., San Mateo, CA 94404-2775

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23606525 EDI: AMEREXPR.COM Oct 15 2013 23:03:00 American Express, PO Box 981535,
El Paso, TX 79998-1535
23606528 +EDI: AMEREXPR.COM Oct 15 2013 23:03:00 American Express, World Financial Center,
200 Vesey St., New York, NY 10285-1000
23941516 EDI: BECKLEE.COM Oct 15 2013 23:03:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
23606532 +EDI: BANKAMER.COM Oct 15 2013 23:03:00 Bank Of America, PO Box 851001,
Dallas, TX 75285-1001
23606531 +EDI: BANKAMER2.COM Oct 15 2013 23:03:00 Bank of America, 100 N. Tryon St.,
Charlotte, NC 28202-4031
23606534 +EDI: CHASE.COM Oct 15 2013 23:03:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
23606533 +EDI: CHASE.COM Oct 15 2013 23:03:00 Chase, 270 Park Ave., New York, NY 10017-2070
23606523 EDI: FLDEPREV.COM Oct 15 2013 23:03:00 Florida Dept. of Revenue, Bankruptcy Unit,
P.O. Box 6668, Tallahassee, FL 32314-6668
23606538 E-mail/Text: ecfmailbox@iberiabank.com Oct 15 2013 23:32:59 Iberia Bank, PO Box 13740,
New Iberia, LA 70562
23606539 EDI: IRS.COM Oct 15 2013 23:03:00 Internal Revenue Service, 400 West Bay St.,
Jacksonville, FL 32202
23606540 EDI: TFSR.COM Oct 15 2013 23:03:00 Lexus Financial Services, PO Box 4102,
Carol Stream, IL 60197-4102
23606541 +Fax: 407-737-5634 Oct 16 2013 00:26:22 Ocwen Loan Servicing, 1661 Worthington Rd,
Suite 100, West Palm Beach, FL 33409-6493
23606524 +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Oct 15 2013 23:25:10 United States Trustee,
135 W Central Blvd, Suite 620, Orlando, FL 32801-2476

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

sp* +Eugene H Johnson, 300 W. Adams St., Ste. 400, Jacksonville, FL 32202-4342
23606526* American Express, PO Box 981535, El Paso, TX 79998-1535
23606527* American Express, PO Box 981535, El Paso, TX 79998-1535
23606530* +American Express, World Financial Center, 200 Vesey St., New York, NY 10285-1000
23606529* +American Express, World Financial Center, 200 Vesey St., New York, NY 10285-1000
23606549* +Visa, 900 Metro Center Blvd., San Mateo, CA 94404-2775
23606545 ##+Shelly M. Hamilton CPA, PA, 2020 Rivergate Drive, Fleming Island, FL 32003-8671

TOTALS: 0, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2013 at the address(es) listed below:

David A Garland on behalf of Creditor Farmers and Merchants Bank dgarland@mcdcr-law.com,
lbrown@mcdcr-law.com
Eugene H Johnson on behalf of Trustee Gregory K. Crews ehj@johnsonlawpa.com,
spollock@johnsonlawpa.com;ashley@johnsonlawpa.com
Gregory K. Crews courtec@crewslegal.com, amy@crewslegal.com,fl70@ecfcbis.com,
bonnie@crewslegal.com
Jason A Burgess on behalf of Debtor Thomas Franklin Jones jason@jasonaburgess.com,
jasonanthonyburgess@gmail.com
Matthew E Eutzler on behalf of Creditor Farmers and Merchants Bank meutzler@mcdcr-law.com,
wduskin@mcdcr-law.com
United States Trustee - JAX 13/7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 6

United States Bankruptcy Court

Middle District of Florida

Case No. 3:13-bk-03918-JAF

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Thomas Franklin Jones
105 Plantation Circle
Ponte Vedra Beach, FL 32082

Social Security No.:

xxx-xx-2084

Employer's Tax I.D. No.:

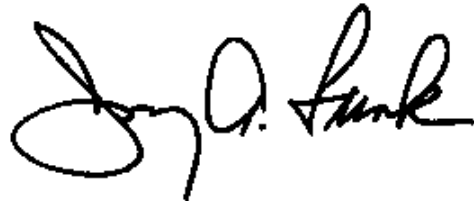
DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

A handwritten signature in black ink, appearing to read "Jerry A. Funk". The signature is fluid and cursive, with the first name "Jerry" and last name "Funk" being clearly legible, and "A." in the middle.

Dated: October 15, 2013

Jerry A. Funk
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.